

In re:
Robert A. Johnson
Debtor

Case No. 22-10793-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 08, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2022:

Recip ID	Recipient Name and Address
db	Robert A. Johnson, 369 Olive Street, Warminster, PA 18974-4635
14680070	Admin Recovery, LLC, 6625 Sheridan Dr Ste 118, Williamsville, NY 14221
14680075	Comenity-My BJ's Perks Mastercard, PO Box 650113, Dallas, TX 75265-0113
14680080	JP Morgan Chase Bank, N.A, c/o Scott & Associates, 6 Kacey Ct Ste 203, Mechanicsburg, PA 17055-9237
14680079	+ JP Morgan Chase Bank, N.A, c/o Scott & Associates, 6 kacey Curt Ste 203, Mechanicsburg, PA 17055-9237
14680085	+ Volkswagon Credit, PO Box 5215, Carol Stream, IL 60197-5215
14680074	central bucks EMS, c/o Accounts Receivable Management, PO Box 75, Archbald, PA 18403-0075

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Jul 09 2022 03:43:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Jul 08 2022 23:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 09 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 08 2022 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14680071	Email/PDF: bncnotices@becket-lee.com	Jul 08 2022 23:50:13	American Express, PO Box 1270, Newark, NJ 07101-1270
14680072	+ EDI: CITICORP.COM	Jul 09 2022 03:43:00	Best Buy Credit Services, PO Box 70601, Philadelphia, PA 19176-0601
14680073	EDI: CAPITALONE.COM	Jul 09 2022 03:43:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14680076	Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2022 23:43:00	Comenity-sony Visa, c/o Midland Credit Management, Inc, PO Box 301030, Los Angeles, CA 90030-1030
14680077	EDI: DISCOVER.COM	Jul 09 2022 03:43:00	Discover Bank, PO Box 70176, Philadelphia, PA 19176-0176
14680078	Email/Text: bkfilings@zwickerpc.com	Jul 08 2022 23:43:00	Discover Bank, c/o Zwicker & Associates, 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028
14680081	Email/Text: Bankruptcy.Notices@pnc.com	Jul 08 2022 23:43:00	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
14680082	EDI: RMSC.COM	Jul 09 2022 03:43:00	Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14680083	EDI: RMSC.COM	Jul 09 2022 03:43:00	Synchrony Bank/QVC, PO Box 965064, Orlando,

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14680084

EDI: TDBANKNORTH.COM

FL 32896-5064

Jul 09 2022 03:43:00

TD Bank, N.A., PO Box 84037, Columbus, GA
31908-4037

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14680069	22-10793	
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2022 at the address(es) listed below:

Name	Email Address
CAROL B. MCCULLOUGH	on behalf of Debtor Robert A. Johnson mccullougheisenberg@gmail.com cbmccullough64@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Robert A. Johnson	Social Security number or ITIN	xxx-xx-0739
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-10793-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert A. Johnson

7/7/22

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.